

The  
Comprehensive  
Plan

V. HOUSING ELEMENT

HOUSING

The  
COMPREHENSIVE PLAN  
for  
Central Point, Oregon

Prepared:  
March 20, 1980

Revised:  
July 29, 1980

Revised:  
Jan. 24, 1983

Revised:  
April 1983

. . .

Prepared by:  
ROGUE VALLEY COUNCIL OF GOVERNMENTS

## CONTENTS

<u>GOALS</u> .....	V-1
Statewide Planning Goal #10 .....	V-1
Central Point Housing Goals .....	V-1
<u>INTRODUCTION</u> .....	V-1
Housing Market Area .....	V-2
Obstacles .....	V-2

### THE CURRENT HOUSING SITUATION

<u>POPULATION CHARACTERISTICS</u> .....	V-5
<u>INCOME CHARACTERISTICS</u> .....	V-7
<u>SPECIAL HOUSING NEEDS</u> .....	V-10
Elderly Residents .....	V-10
Handicapped Residents .....	V-12
Racial Minorities .....	V-12
<u>HOUSING STOCK CHARACTERISTICS</u> .....	V-13
Supply and Demand .....	V-13
Vacancy Rates .....	V-14
<u>HOUSING COSTS AND SALES ACTIVITY</u> .....	V-14
<u>HOUSING ALTERNATIVES</u> .....	V-23
Mobile Homes .....	V-23
Attached Housing & Clustering .....	V-25
Condominiums .....	V-25
Apartments .....	V-26
General Rental Housing .....	V-26

### THE PLAN FOR HOUSING

<u>OVERALL HOUSING NEEDS</u> .....	V-27
<u>DENSITY OF RESIDENTIAL DEVELOPMENT</u> .....	V-28
<u>RESIDENTIAL ZONING</u> .....	V-29
<u>THE NEIGHBORHOOD CONCEPT</u> .....	V-31
<u>CONCLUSIONS &amp; RELATED POLICIES</u> .....	V-34

# LIST OF FIGURES

<u>FIGURE</u>		<u>PAGE</u>
V-1	HOUSING AREAS KEY MAP .....	V-3
V-2	COMPARISON OF GENERAL POP. CHARACTERISTICS	V-6
V-3	INCOME SUMMARY .....	V-7
V-4	NO. OF HOUSEHOLDS BY INCOME RANGE .....	V-8
V-5	POVERTY LEVEL STATISTICS .....	V-9
V-6	ELDERLY RESIDENTS .....	V-11
V-7	RESIDENTIAL INVENTORY .....	V-13
V-8	RESIDENTIAL SALES ACTIVITY .....	V-15
V-9	HOME SALES IN JACKSON COUNTY .....	V-17
V-10	HOME SALES IN CENTRAL POINT .....	V-18
V-11	RESIDENTIAL SALES ACTIVITY (Single-fam. homes)	V-19
V-12	RESIDENTIAL SALES ACTIVITY (Cost Per Sq. Ft.)	V-20
V-13	AVAILABILITY & COST OF RENTAL HOUSING ....	V-21
V-14	RESIDENTIAL DISTRIBUTION .....	V-28
V-15	COMPREHENSIVE PLAN/ZONING CONSISTENCY ....	V-29
V-16	NEIGHBORHOOD SUBAREAS (map) .....	V-32
V-17	NEIGHBORHOOD/POPULATION BREAKDOWN .....	V-33

\* \* \*

## HOUSING ELEMENT

### GOALS

#### Statewide Planning Goal #10

"To provide for the housing needs of citizens of the state."

#### Central Point Housing Goals

- 1 -- To ensure that adequate housing will be provided in the City of Central Point for persons, regardless of age, family status, income level, race, ethnic background, sex, or religious affiliation.
- 2 -- To ensure that a variety of housing will be provided in the City in terms of location, type, price and tenure, according to the projected needs of the population.
- 3 -- To promote the open and free choice of housing for all persons wishing to reside in Central Point.
- 4 -- To guide municipal decisions as they affect the quality and quantity of the housing stock.
- 5 -- To investigate and undertake, as appropriate, programs to conserve and maintain the housing stock and arrest deterioration.
- 6 -- To encourage the provision of various forms of housing assistance for low- and moderate-income residents of the City, as needed.

### INTRODUCTION

Housing (shelter) is a basic human need that is not always adequately provided. In Central Point, as well as throughout the state and country, there are many families and individuals currently living in overcrowded or substandard housing. Due to a number of factors, the costs of housing have been increasing at a faster pace than have incomes. The Housing Element of the Comprehensive Plan is aimed specifically at providing for the housing needs of the current residents of Central Point and also at providing a foundation of goals, objectives and recom-

mendations that will guide housing-related decision-making. Ultimately, this foundation will help to ensure that future development is adequate and in proper balance with the housing needs of the City's projected population of 16,000. The Land Use and Circulation/Transportation Elements of this Plan will provide greater detail on the physical aspects of housing, including specific types, densities and locations.

The Housing Element will provide an overview of the current housing situation in Central Point and surrounding area. It will discuss past and current housing trends and assess the current availability and costs of housing, as well as the ability of residents to afford adequate housing. There are also sections pertaining to financing, alternative types of housing, and other information that persons interested in the general field of housing should be aware of. From these discussions, conclusions will be reached and recommendations made to guide future housing-related decisions.

### Housing Market Area

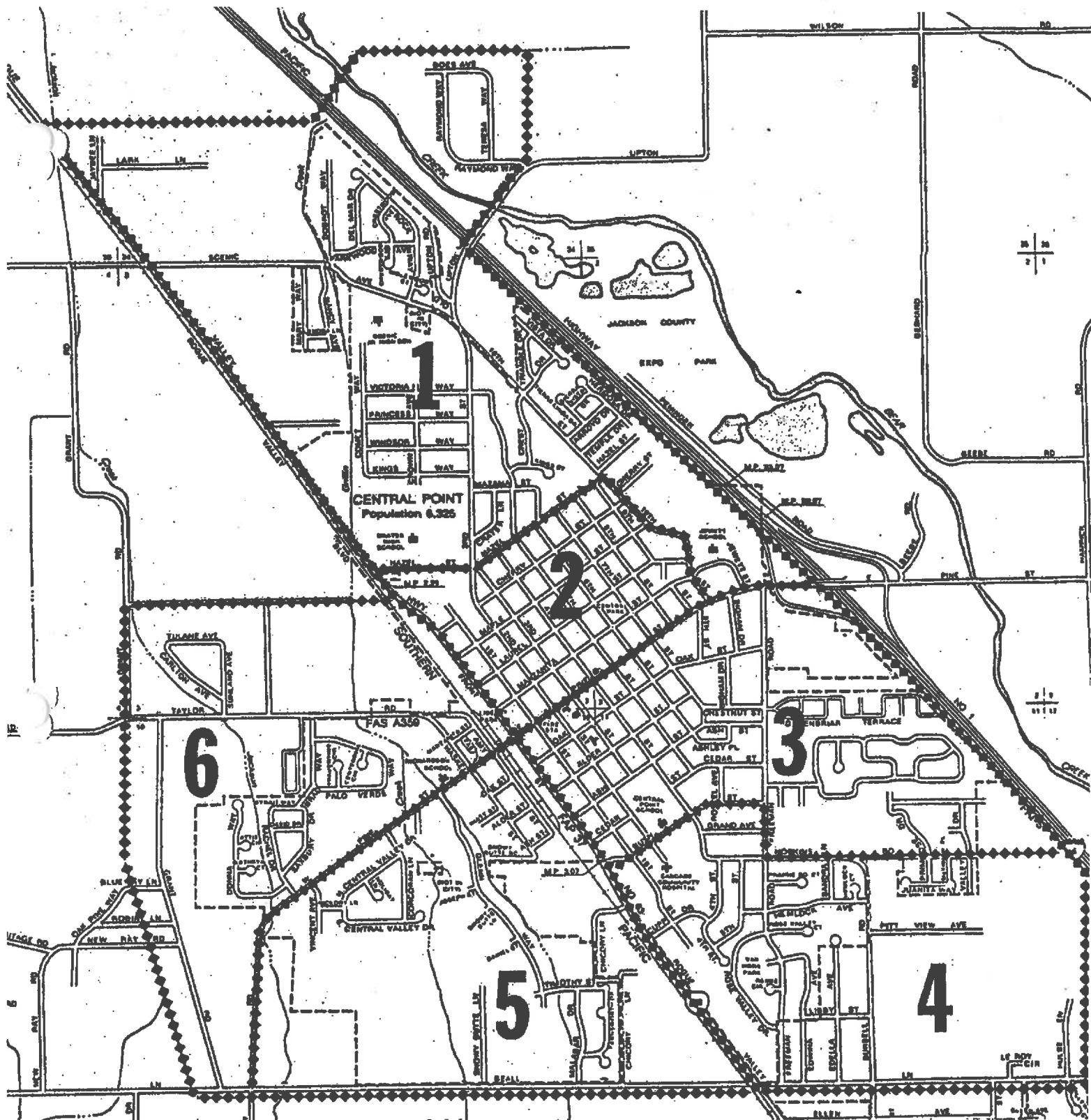
A "housing market" is generally defined as a geographic area within which housing activity in one area affects activity in another. In reality, a large market area consists of many small overlapping areas, each having its own characteristics of supply and demand, development characteristics, costs, amenities, and general appeal. An individual neighborhood often functions as a market area with its own unique qualities. For purposes of this Housing Element, the Central Point housing market area will roughly coincide with the city limits and Urban Growth Boundary on the west side of the freeway. As shown in Figure V-1, the area has been subdivided into six subareas for purposes of comparing general neighborhoods throughout the City.

### Obstacles

Although the goals and policies of the Housing Element may be well thought out and reasonable, the City can expect to be faced with obstacles which may impede implementation. These obstacles may go far outside the realm of housing or of City control. The following are some of these obstacles:

#### 1. Insufficient Data

In order to properly plan for housing needs and development, accurate information is needed on both population and housing characteristics. The primary source of housing and population data is the U.S. Census. At the time this element of the Plan was first written, in 1980, the City was ten years beyond the 1970 Census and too early to utilize the 1980



HOUSING AREAS  
KEY MAP

Figure V-1

- Area 1 - North
- Area 2 - North Central
- Area 3 - South Central
- Area 4 - South
- Area 5 - Southwest
- Area 6 - West

◆◆◆◆◆ HOUSING AREA BOUNDARY

NOTE: Numbers refer to Housing Area designations used in tables throughout this Housing Element.

Census data. Since this was a major concern, the original element recommended updating the housing and population statistics as they became available. This update of the Housing Element was written in January 1983 and, even at that late date, we have only a portion of the 1980 Census results to work with. In some cases, the City may have to generate its own local statistics when needed for a particular situation. Census data, although important to the planning function, cannot be relied on in all situations.

## 2. Institutions & Procedures

Institutions are those public agencies and actors involved in the production and use of housing. Procedures are simply their activities which affect the housing market.

Because housing markets overlap and extend beyond city boundaries, the actions of outside agencies will have some affect on housing policies and plans in Central Point. Developers of housing are often attracted to communities that offer the most appealing procedures and development requirements, or have the greatest land availability. A major change in procedure by a neighboring jurisdiction could affect Central Point's development pressures, as could an unrealistic tightening of code requirements.

Taxing agencies are often cited as having a major impact on housing. Local jurisdictions face the dilemma of needing an adequate tax base, but does not need increased demands for services that often comes with development. There is a major obstacle to lower-cost housing since it produces less revenue but requires the same services as any other type of housing.

Property tax structures often discourage property improvement by raising assessments when such improvements are made. In some cases, property owners are burdened by additional taxes on the potential of their property rather than on its actual use. This is especially true of older deteriorating homes that have been zoned for higher intensity uses. This makes the land more valuable while increasing the tax burden, which is especially difficult for lower-income families or elderly persons who have paid for their home and may have lived in it for decades.

## 3. Resources

The costs of land, construction, and financing have increased substantially in recent years, and especially in recent months as a result of the current recession and high interest rates for both construction loans and mortgages. Because of the current costs of housing, it is virtually impossible to provide unsubsidized lower-cost housing. Vacant residential lots are selling for approximately the same price as did the average home in 1970. The only real hope for low-



cost housing today is Federal or other governmental funding, although mobile homes still offer relatively low cost alternatives to conventional housing. Housing costs and the lack of federal programs are obstacles that are not directly within the control of local government. Although the City could ease its development requirements, such an action would not have a significant effect on the economics but could have a deteriorating effect on the quality of Central Point's housing stock.

#### 4. Attitudes

Public attitudes have always favored "home rule" rather than strong county or regional agencies that deal with housing issues. There is often the fear that such agencies are too far removed from the local situation to adequately deal with the local problems. There has also been frequent rejection of programs for low-income housing, especially subsidized housing. This has been traced to a fear of inundation by the poor or minority groups that could lead to neighborhood deterioration and lower property values. Although most such programs are very successful, a few that were not have created obstacles that are sometimes difficult to overcome.

### THE CURRENT HOUSING SITUATION

#### POPULATION CHARACTERISTICS

During the decade of the 1960s, the region experienced a large influx of senior citizens (65 years old or older). This was the result of many people discovering this to be a nice area in which to retire, along with the natural aging process of those residents that already lived here. While the region was experiencing this elderly increase in population, Central Point was continuing to grow as a relatively "young" community. The characteristics of the housing stock, availability of family-oriented homes, good schools, and other factors combined to attract a greater proportion of families than did most other communities within this region.

The 1980 Census found that the average household size in Central Point was 2.9 persons. This was a drop from the 1970 figure of 3.2 persons per household, indicating the trend toward smaller families. This trend was reflected also at the County level where the average household size dropped from 2.9 in 1970 to 2.6 in 1980. The family orientation was also reflected in Census figures that showed Central Point to have a lower proportion of single-person households and a higher proportion of large families than generally found in the County.

Household size is important in determining total population from housing counts and is also important in projecting the need for housing. For example, at an average household size of three persons, 2,000 dwelling units would house 6,000 residents. If the household size drops to 2.5 persons per unit, the same 2,000 units would house only 5,000 residents. Although Central Point has traditionally been a community of families, the national trend is toward smaller families and smaller households. Families are having fewer children, there are more single-parent households, and greater numbers of single and two-person households without children. The local effects of these trends are reflected in the 1980 Census data.

The following table shows that, according to the Census, Central Point has the largest average household size of Jackson County communities and is also one of the highest in percentage of persons under the age of five and one of the lowest in elderly residents.

Figure V-2							
COMPARISON OF							
GENERAL POPULATION CHARACTERISTICS							
(Jackson County Communities)							
	PERSONS					HOUSE- HOLDS	PERSONS PER HOUSE- HOLD
	TOTAL POPULATION	PERCENT			MEDIAN AGE		
		UNDER 5 YEARS	18 YEARS AND OVER	65 YEARS AND OVER			
Ashland	14,943	6.2	78.1	11.8	27.9	5,909	2.34
Butte Falls	428	7.2	70.3	14.0	30.2	158	2.71
CENTRAL POINT	6,357	8.1	66.9	9.8	28.8	2,155	2.91
Eagle Point	2,764	10.4	65.7	9.5	27.3	959	2.88
Gold Hill	904	7.9	71.3	17.3	31.4	344	2.62
Jacksonville	2,030	4.1	77.3	21.6	40.4	849	2.37
Medford	39,603	7.9	72.3	13.7	30.5	15,559	2.48
Phoenix	2,309	6.8	74.1	14.8	31.4	858	2.52
Rogue River	1,308	5.4	76.9	25.9	41.9	565	2.32
Shady Cove	1,097	7.5	75.1	18.6	35.7	443	2.48
Talent	2,577	7.5	74.5	16.7	31.5	1,023	2.44
JACKSON COUNTY	132,456	7.2	72.3	12.6	31.3	49,011	2.62
OREGON	2,633,105	7.5	72.5	11.5	30.2	991,593	2.60

SOURCE: SUMMARY CHARACTERISTICS FOR GOVERNMENTAL UNITS  
Bureau of the Census, February 1982.

## INCOME CHARACTERISTICS

A family's ability to afford decent housing is usually related directly to its income. Families with low incomes often find it impossible to purchase or rent housing that is within the generally recommended limit of 25 to 30 percent of their gross income. As a result, many families must resort to housing that is substandard, in some cases double-up with another family, or live away from their place of employment.

According to the 1980 Census, Central Point's Median Family Income was \$18,638 (1979 figures). This was the highest of all Jackson County communities and about \$838 above the County level.

Figure V-3  
INCOME SUMMARY

	MEDIAN FAMILY INCOME	
	CENTRAL POINT	JACKSON COUNTY
1969*	\$ 8,740	\$ 8,574
1979**	\$18,638	\$17,799

SOURCES:

\* U.S. Bureau of the Census,  
General Social & Econ. Char., Oregon

\*\* 1979 Income and Poverty Characteristics,  
Cities and Counties of Oregon, BGRS,  
Univ. of Oregon, Eugene, Nov. 1982.

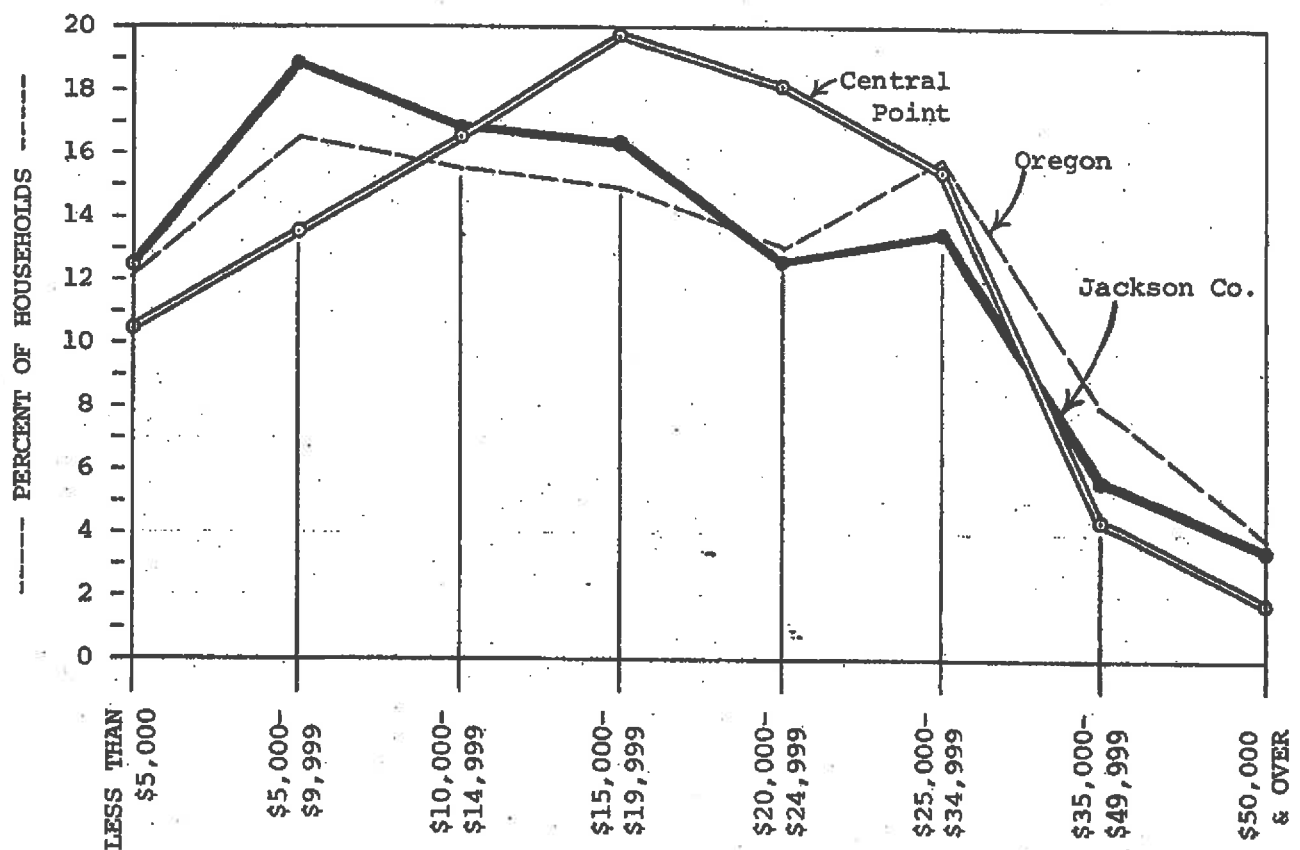
While Central Point's Median Family Income was the highest in Jackson County, it is also interesting to note that the City's Per Capita Income was only fifth highest in the County at \$6,118, which was approximately \$800 lower than the Jackson County average. The probable reason for this is Central Point's greater proportion of families, greater numbers of children, and a smaller percentage of elderly and single-person households. These combine to push the "family" income figures higher.

The figures shown in Figure V-3 also show that Central Point has kept pace with Jackson County in the category of Median Family Income over the ten year period. During that time, Central Point's Median Family Income figure rose by 113.2 percent, while the County figure was rising by 107.6 percent.

The following figure shows the breakdown by income ranges for Central Point, Jackson County and the State of Oregon for comparison purposes.

Figure V-4  
NUMBER OF HOUSEHOLDS  
BY INCOME RANGE

INCOME RANGE	CENTRAL POINT		JACKSON COUNTY		STATE OF OREGON	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$5,000	223	10.5	6,185	12.6	120,059	12.1
\$5,000 to \$9,999	288	13.6	9,261	18.9	165,022	16.6
\$10,000 to \$14,999	350	16.6	8,268	16.9	154,881	15.6
\$15,000 to \$19,999	416	19.7	7,971	16.3	147,772	14.9
\$20,000 to \$24,999	382	18.1	6,173	12.6	129,018	13.0
\$25,000 to \$34,999	325	15.4	6,636	13.5	157,979	15.9
\$35,000 to \$49,999	91	4.3	2,862	5.8	79,153	8.0
\$50,000 AND OVER	39	1.8	1,675	3.4	38,866	3.9
ALL HOUSEHOLDS	2,114	100.0	49,031	100.0	992,750	100.0



SOURCE: 1979 Income & Poverty Char.,  
Cities and Counties of Oregon, BGRS, 1982.

**AFFORDABILITY OF OWNER HOUSING  
BY VALUE**

SELLING PRICE	10% DOWN PAYMENT	AMOUNT FINANCED	MONTHLY PAYMENT	MIN. INCOME NEEDED		ABILITY TO AFFORD	
				PER MONTH	PER YEAR	HOUSEHOLDS	% OF ALL
\$35,000	\$3,500	\$31,500	\$324	\$1,080	\$12,960	1,402	66.3%
\$40,000	\$4,000	\$36,000	\$370	\$1,233	\$14,796	1,268	60.0%
\$45,000	\$4,500	\$40,500	\$417	\$1,390	\$16,680	1,122	53.1%
\$50,000	\$5,000	\$45,000	\$463	\$1,543	\$18,516	968	45.8%
\$51,300	\$5,130	\$46,170	\$475	\$1,583	\$18,996	926	43.8%
\$55,000	\$5,500	\$49,500	\$509	\$1,697	\$20,364	806	38.1%
\$60,000	\$6,000	\$54,000	\$555	\$1,850	\$22,200	650	30.7%
\$65,000	\$6,500	\$58,500	\$602	\$2,007	\$24,084	517	24.5%
\$70,000	\$7,000	\$63,000	\$648	\$2,160	\$25,920	411	19.4%

**ASSUMPTIONS:**

- Financing used in the above example is 10% down payment, 12% fixed interest rate, and a term of 30 years.
- Min. Income Needed is based on the purchaser paying no more than 30% of total gross income for housing.
- Ability to Afford is the number of households in Central Point with incomes high enough to qualify them to purchase the homes at the prices listed. Taxes, insurance, utilities and other household debts are not included in this example.

**SOURCE:** 1980 Census household income figures.  
Price ranges typical of Central Point.

The percentage of families with incomes below the poverty level is an indicator of the area's need for low-cost housing. The 1980 Census determined that 173 of Central Point's households (8.2%) had incomes below the poverty level. All other cities in Jackson County had higher percentages and, as shown in the following table, Jackson County's level was nearly fifty percent higher than Central Point's. In the category of "persons" below the poverty level, Central Point was also the lowest of all Jackson County communities, while the County as a whole was more than fifty percent higher. As the following table shows, Central Point is also well below State levels.

Figure V-5 POVERTY LEVEL STATISTICS				
	BELOW POVERTY LEVEL			
	HOUSEHOLDS	PERCENT	PERSONS	PERCENT
CENTRAL POINT	173	8.2%	489	7.8%
JACKSON COUNTY	6,000	12.2%	15,508	12.0%
STATE OF OREGON	111,494	11.2%	274,141	10.7%
SOURCE: 1979 Income & Poverty Char., Cities & Counties of Oregon, BGRS, Nov.1982.				

The fairly recent trends of the late 1970s saw a continuing rate of inflation being passed along to the consumer through higher prices for necessities, including food, clothing, and shelter, especially rental housing. Those who were fortunate enough to have purchased a home several years ago at lower prices and interest rates are now generally better off than many families that are now renting or attempting to purchase housing at today's prices and financing costs. Another factor is that incomes have not kept pace with the inflationary trends. As a result, families have had to cut back on unnecessary items and spend a greater proportion of their income for necessities, including housing. As a result, many families (or households) are paying considerably more than what are generally considered "acceptable portions of their income" for housing.

The beginning of the decade of the 1980s saw a major recession and a considerable slowing of the rate of inflation. Local area housing prices tended to stabilize, as did rents, as the unemployment rate soared and many people moved out of the area. Although the availability of housing improved considerably with the higher vacancy rates, the combination of high unemployment and extremely high mortgage interest rates did not significantly improve the

housing conditions of many households. During the period of recession, very few new housing units were constructed in Central Point or elsewhere in Jackson County. Even so, there was no housing shortage overall. Very high numbers of both "for rent" and "for sale" units became available, many at reduced prices. This market condition did offer greater opportunities to those who could afford to relocate or move up into a larger or more expensive dwelling. However, the recession's wide-spread impacts tended to have a stagnating effect on the market, rather than stimulating any movement within it. ))

### SPECIAL HOUSING NEEDS

Certain minority groups within the general population have unique problems or needs that deserve consideration in this Housing Element. Often these groups are ignored because they represent a small proportion of the total population. However, it is the responsibility of local government to ensure that all citizens are provided with safe and decent housing.

#### Elderly Residents

The percentage of elderly residents living in Central Point at the time of the 1980 Census was 9.8 percent (65 years and over). This was down slightly from the 1970 level of 10.5 percent and, as stated earlier, is the second lowest proportion of any Jackson County community. During the same period, the County's proportion of elderly residents increased and is now about 12.6 percent. ))

The following table shows the estimated numbers of elderly residents by subareas of the community. It can be seen that subareas #2 and #3 have the highest percentage of elderly residents. These are also the two oldest areas of the community, have the highest levels of residential deterioration, have the oldest housing stock and generally the lowest housing costs and rents.

The financial constraints related to housing often impact the elderly harder than other groups. The majority of elderly residents are retired and living on pensions or other forms of "fixed" incomes. They have little or no control over their present or future earnings. Since their incomes are not keeping pace with the costs of living, they are spending increasing proportions of their incomes for housing and have less left over for other necessities, including food and clothing.

Elderly residents generally compete in the same housing market with all other age and socio-economic groups. According to Census data, at least nine out of every ten ))

senior citizens live in conventional housing. The remainder reside in nursing homes, retirement homes, or other group quarters.

Since many elderly residents cannot afford typical housing at today's prices, they are often restricted in their housing opportunities to the lower end of the housing scale, in terms of costs, location and quality. Consequently, housing conditions for the elderly are often considered poor in comparison to a more "typical" household.

Another point to consider is the fact that a portion of the older housing stock is owned and occupied by residents that purchased the homes years or decades ago. As these homes age, they require additional maintenance or rehabilitation to bring them up to current standards. Many of the elderly homeowners are unable to perform the physical tasks required or are unable to afford to hire someone to do it. As a result, their homes continue to deteriorate and the quality of their housing worsens.

Figure V-6

ELDERLY RESIDENTS

<u>HOUSING AREAS</u>	<u>NUMBER OF ELDERLY</u>	<u>PERCENT OF TOTAL POPULATION</u>
1	63	5.1%
2	217	13.0%
3	196	13.8%
4	42	5.6%
5	98	12.8%
6	7	9.8%
<u>TOTAL</u>	<u>623</u>	<u>9.8%</u>

NOTE: Elderly were considered to  
be those 65 years & older.

SOURCE: 1980 Census.  
Staff calculations of  
Housing Area Breakdowns.



### Handicapped Residents

Residents who are physically handicapped suffer many of the same problems discussed above. They too are often living on fixed incomes and are unable to perform maintenance tasks. In addition, they often find physical obstacles that further restrict their housing opportunities. The City can reduce many of these obstacles that exist in public places in order to increase their mobility and access to various facilities and shopping opportunities. The City can also assist in making information available to the elderly and handicapped pertaining to available housing or housing assistance programs that may be useful.

### Racial Minorities

According to the 1980 Census, there is a very small racial minority population in Jackson County and Central Point. Approximately 97.1 percent of the City's population was reported to be "white", with no "blacks" reported. Jackson County's "white" population amounted to a slightly lower 96.7 percent, with a "black" population of about 0.1 percent. The Census reported the State of Oregon's population to be 94.6 percent "white".

Because of the very small minority population in this area, their particular housing problems are often overlooked or inadequately described. There have been no studies dealing with minority housing in Jackson County, with the exception of references in local comprehensive plans and various documents of agencies that are directly involved in housing or social issues. This does not mean that there are no racial or ethnic prejudices within the local housing market.

## HOUSING STOCK CHARACTERISTICS

A detailed land use inventory of all properties within the City limits and urbanizable area of Central Point was undertaken as part of the planning process. The initial inventory within the City was completed in March, 1980. A combination of Assessor's maps and data sheets were used in the inventory to determine the current usage of each parcel, its address, and other data that would be useful in other elements of the Comprehensive Plan, as well as for future planning activities. The following is a summary of existing housing units in Central Point, by type of dwelling unit.

Figure V-7

### RESIDENTIAL INVENTORY

<u>RESIDENTIAL TYPE</u>	<u>NUMBER OF UNITS</u>
Single-family dwellings.....	1,663
Two-family (Attached).....	58
Two-family (Detached).....	46
Multiple-family .....	402
Mobile Homes .....	122
TOTAL .....	2,291

SOURCE:

Land Use Inventory, March, 1980.

In addition to the units shown in the above table, the inventory found 14 single-family homes under construction and a 263-unit mobile home park under construction. Due in part to the economy of the early 1980s, the mobile home park has not been completed and only a small percentage of its potential units are in place as of January, 1983.

### Supply and Demand.

The availability of housing is often related directly to the pace of new construction and the growth rates of the particular area. During the decade of the 1960s, new construction did not keep pace with population growth and, as a result, vacancy rates dropped sharply and housing values and rents increased. The laws of supply and demand

are prevalent in the housing market, as in other markets. As the supply of housing drops and demand for housing increases with population growth, the costs go up. This, combined with other aspects of economic trends and inflation, tend to put the squeeze on the households that are renting or attempting to purchase a home. The current recession has had a positive effect on the supply of local housing, even with virtually no new construction. The relatively high rate of unemployment, failing businesses, and property foreclosures have resulted in a significant decrease in the numbers of new residents coming into this area and, at the same time, many are leaving. This results in a rising vacancy rate, a leveling off of home prices, and a lowering of rents in many cases.

### Vacancy Rates

According to the State Housing Division, the optimum rate (under ideal market conditions) for adequate functioning of the owner-occupied housing market is within a range of 1.5 to 2.5 percent vacant units. For the rental market the optimum range is 5 to 7 percent.

The 1980 Census statistics determined that Central Point's overall housing vacancy rate was 5.8 percent, with the rental vacancy rate a higher 9.3 percent. It is felt that these figures were generated before the area was hit with the full blow of the recession and that housing vacancy rates are considerably higher now (Jan. 1983) than at the time of the Census.

In reviewing the 1970 Census data, it was found that Central Point's vacancy figures were within the "optimum" ranges with a 1.7 percent vacancy for owner-occupied units and a 6.0 percent rate for rental units. The recession's influence on population and housing has resulted in vacancy rates that are not typical of Central Point. It is anticipated that these high rates will come down as the local economy begins to recover over the next couple years.

### HOUSING COSTS AND SALES ACTIVITY

The costs of purchasing or renting housing in Jackson County and in Central Point have increased dramatically over the decade of the 1970s. In 1970, the median price of a home in Oregon was \$14,900 and \$14,000 in Medford. According to a 1980 survey that was conducted specifically for this element of the Plan, the average price paid for a single-family home in Jackson County was \$62,605 and \$55,501 in Central Point. Today, there are virtually no homes on the market that equal the median price in 1970. In fact, in some cases it is difficult to purchase a

vacant residential lot for \$14,000.

Rental rates have also increased significantly during the 1970s. In 1970 the Median Rent in Jackson County was \$72 and \$74 in Medford. According to a survey of vacant available housing for rent conducted in 1980, there are no units for under \$100. The average rent being asked in the Central Point/Medford housing area is \$319 per month for single-family homes and \$233 per month for apartments and duplexes. Overall, the average rent asked in 1980 was \$271 per month, as shown in Figure V-13.

Figure V-8  
RESIDENTIAL SALES ACTIVITY

Central Point and  
Immediate Vicinity

HOUSING AREA*	HOMES SOLD		HOMES FOR SALE	
	NUMBER	AVERAGE PRICE	NUMBER	AVERAGE PRICE
1 - North	7	\$56,129	21	\$63,990
2 - North Central	4	\$40,125	6	\$43,275
3 - South Central	2	\$59,000	9	\$52,561
4 - South	17	\$55,574	14	\$64,261
5 - Southwest	5	\$52,710	16	\$60,331
6 - West	12	\$60,738	12	\$66,196
TOTAL:	47	\$55,501	78	\$60,715

\*Refer to "Housing Areas Key Map" (Figure V-1)

SOURCE: Residential Sales & Rental Market  
Analysis of Central Point/Medford  
Housing area. City Staff. 1980.

The Residential Sales Activity table (Fig. V-8) shows the total number of homes sold and number of homes on the market during the period from August 1979 through January 1980. It can be seen that the North Central area (#2) has the lowest average prices paid and lowest prices asked for homes on the market. This is one of the older portions of the City, generally located between Pine and Hazel (refer to Key Map - Fig. V-1). This neighborhood is bordered on the south and west sides by commercial uses. Most of the area is zoned for multiple-family residential development and there are indications that transitional development is occurring throughout much of this area. Many of the older homes are in various stages of deterioration and newer apartment buildings are gradually replacing them.

The neighborhoods experiencing the greatest rates of growth and new development are areas #1, #5, and #6. Housing prices are generally higher there and can be expected to increase, especially in #5 and #6, as more homes are constructed, as planned in these areas.

Figure V-9 shows home sales in Jackson County as of the first part of 1980. This bar graph illustrates the fact that the great majority of homes fall into the \$30,000 to \$70,000 range. Very few homes were sold for less than \$30,000.

Figure V-10 shows similar figures for the Central Point area. However, it can be seen that housing opportunities, by price range, are even more limited in Central Point than in the County overall. Not only is there a severe shortage of lower cost homes, but there also appears to be a limited opportunity for those seeking housing in the upper ranges of the scale. The goal of providing for a full range of housing and housing costs would dictate a need for both low-cost and upper-income housing in Central Point with less emphasis on the mid-range.

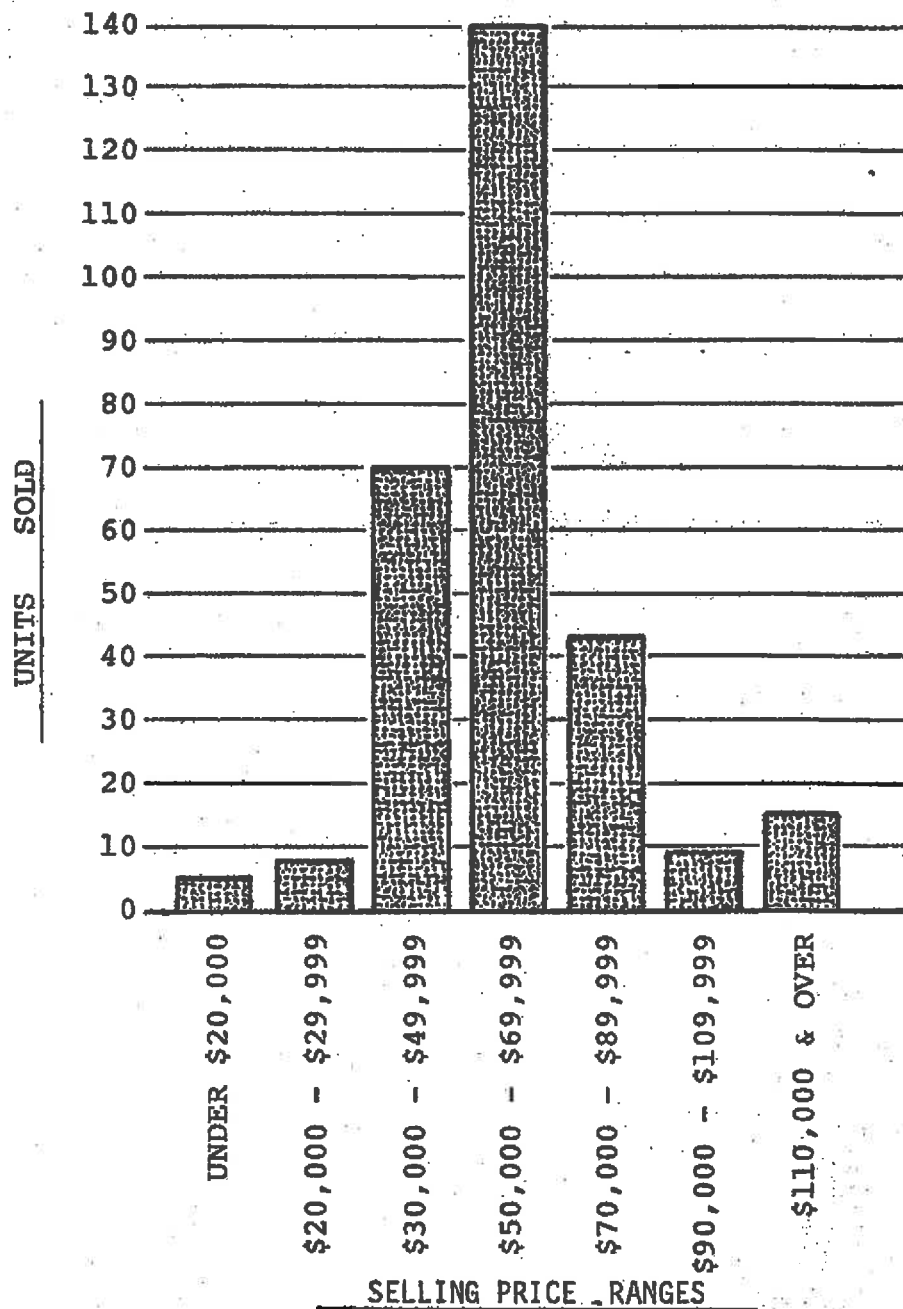
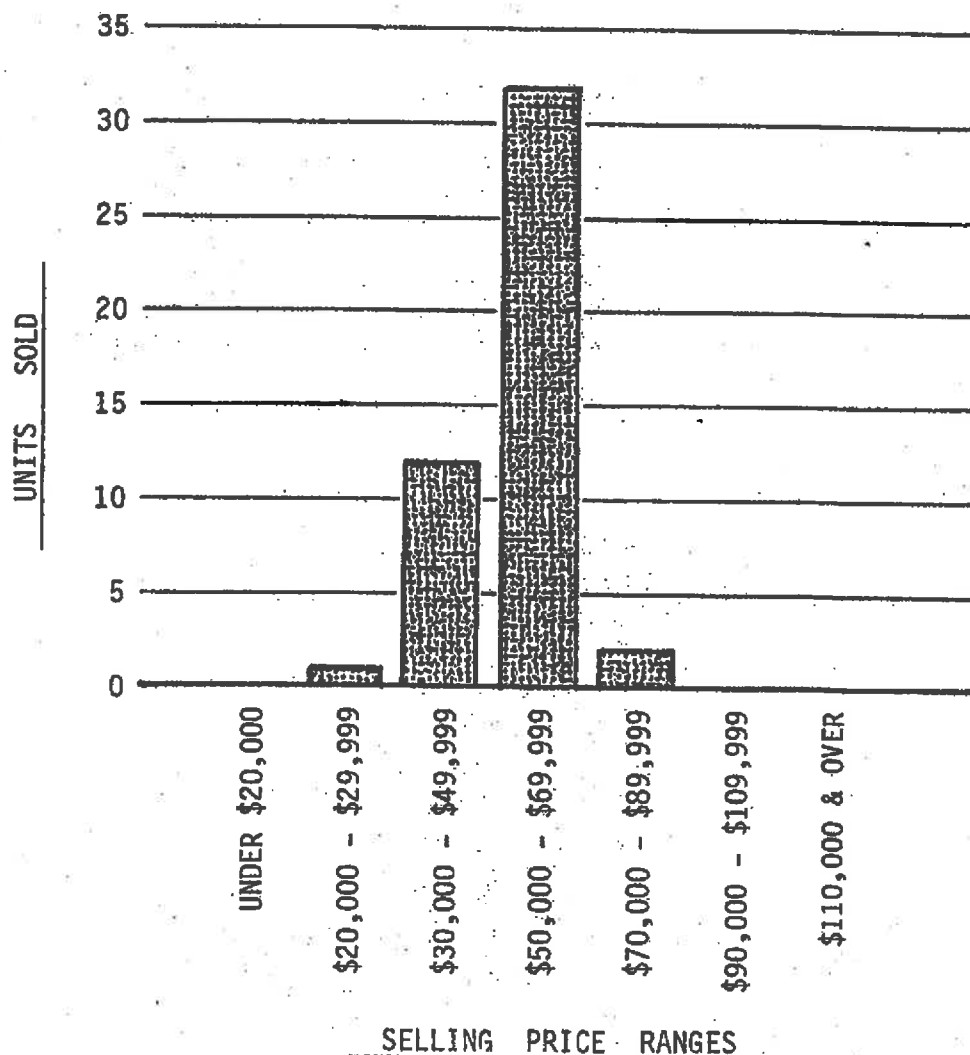


Figure V-9  
HOME SALES IN JACKSON COUNTY

Number of single-family homes, by price range, sold in Jackson County during the period of Nov. & Dec. 1979 and Jan. 1980. Figures do not include mobile homes nor homes sold by owner.

Average Sale Price = \$62,605



**Figure V-10**  
**HOME SALES IN CENTRAL POINT**

Number of single-family homes, by price range, sold in Central Point and immediate vicinity during the period of Aug. 1979 through Jan. 1980. Figures do not include mobile homes nor homes sold by owner.

No homes were sold during this period for less than \$20,000 or more than \$90,000.

Average Sale Price = \$55,501

The information shown in Figure V-11 below indicates an overabundance of three-bedroom homes in the Central Point area. Very few 2-bedroom homes (for smaller families) or 4-bedroom homes (for larger families) were available. This indicates a need for greater diversity in unit sizes. It may be that Central Point is attracting younger families because of the type of housing it is offering, basically three-bedroom homes that are traditionally sought by young families. A greater variety of housing types would tend to attract a greater variety of household types and would result in a wider range of housing opportunities.

Figure V-11  
RESIDENTIAL SALES ACTIVITY

Single-family homes by  
Number of Bedrooms

UNIT TYPE	ACTIVITY	AVERAGE PRICE
2-BEDROOM HOMES	1 SOLD	\$45,000
	9 FOR SALE	\$43,494
3-BEDROOM HOMES	43 SOLD	\$56,692
	62 FOR SALE	\$61,820
4-BEDROOM HOMES	3 SOLD	\$60,833
	7 FOR SALE	\$64,236
TOTALS:	47 SOLD	\$55,501
	78 FOR SALE	\$60,715

SOURCE: Residential Sales and  
Rental Market Analysis  
of Central Point/Medford  
Housing Area. Staff. 1980.

The information shown in Figure V-12 shows that the average costs per square foot of floor area for homes that were sold in the Central Point area in early 1980 are within a range of \$27 to \$44 per square foot. It is interesting to note that Area #3 (south central) had the lowest square footage cost, which is about \$10 less than Area #2. Our earlier discussion (see Figure V-8) showed that the sales prices of homes in Area #3 were about \$19,000 higher than homes in Area #2. The answer is in the column that shows



the average square footage of homes sold. Homes in Area #3 averaged to be twice as large as homes in Area #2 and, although the prices were considerably higher, the buyers were actually purchasing more square footage per dollar than in any other area of the city.

Both Areas #2 and #3 are areas of older homes. Costs of housing in these areas are lower than newer areas for various reasons in addition to the age of the structures. To many homebuyers, a neighborhood that is adjacent to the commercial district or is showing signs of deterioration is less attractive than a neighborhood of new homes of similar style and size on the fringe of the community. It would be to the City's benefit to study in greater detail the various characteristics of Areas #2 and #3 to determine what is causing their lower prices. Once the reasons are adequately described, a plan can be prepared to enhance these areas and bring them up to the levels of other community neighborhoods.

Figure V-12  
RESIDENTIAL SALES ACTIVITY

Cost Per Square Foot\*  
of Floor Area

HOUSING AREA	HOMES SOLD		HOMES FOR SALE		OVERALL AVERAGE SQ. FT.
	AVERAGE SQ. FT.	AVERAGE COST PER SQ. FT.	AVERAGE SQ. FT.	AVERAGE COST PER SQ. FT.	
1 - North	1359	\$41.30	1463	\$43.74	1437
2 - North Central	1075	\$37.33	1029	\$42.06	1047
3 - South Central	2108	\$27.99	1393	\$37.73	1523
4 - South	1321	\$42.07	1469	\$43.74	1388
5 - Southwest	1197	\$44.04	1444	\$41.78	1385
6 - West	1451	\$41.86	1394	\$47.49	1423

\*All square footage costs in above table pertain to square footage of the structure and costs of land and structure combined.

**Figure V-13**  
**AVAILABILITY AND COST OF**  
**RENTAL HOUSING**

	NUMBER OF BEDROOMS					TOTAL AVAILABLE & AVG. COST
	0	1	2	3	4+	
<b>HOUSES</b>						
No. Avail.	0	12	30	38	10	90
Avg. Rent	---	\$186	\$272	\$372	\$416	\$319/mo.
<b>APARTMENTS &amp; DUPLEXES</b>						
No. Avail.	7	27	64	13	0	111
Avg. Rent	\$154	\$184	\$249	\$299	---	\$233/mo.
<b>TOTALS</b>						
No. Avail.	7	39	94	51	10	201
Avg. Rent	\$154	\$185	\$256	\$354	\$416	\$271/mo.

**NOTE:** These statistics do not include rooms in boarding houses or other group quarters accommodations, nor do they include mobile homes. This data was obtained from the Medford Mail-Tribune (3/9/1980) and includes only rentals in the Central Point/Medford vicinity.

Figure V-13 above is the result of a survey of rental housing in the Central Point/Medford urban area. As pointed out earlier, rents have increased dramatically from the Median Rent of \$74 in 1970.

It should also be pointed out that these are rents that were being asked for vacant and available units and the results of this survey should not be confused with overall average rents that would include occupied units. Typically, when a dwelling unit becomes vacant, the rent is adjusted (usually upward) to whatever the market will bear. Therefore, the overall average rents being paid would be somewhat less than the average of "available" units. For example, the 1980 Census determined the Median Contract Rent in Central Point to be \$236/mo. This is about 13 percent lower than determined by the above survey, which might be expected when occupied units are included.

The Regional Housing Element pointed out that about 85 percent of all Oregonians cannot afford to buy a new house. It is difficult to determine exactly what factors were considered in arriving at that figure, but such statistics are

often generated through a comparison between housing prices and family income levels. It must also be noted that a number of families currently own their homes and have a considerable equity in them, although their incomes and monthly payments may be low. Also, many families have unreported incomes that cannot be figured into the equation.

In dealing with the costs of housing, actions taken by Central Point will probably have little effect on the costs of construction materials, labor, interest rates, inflation or real estate speculation. However, the City can help to ensure that suitable land is made available for new housing and that the housing that is built meets the housing needs of the community. The City can also ensure that the procedures involving the processing of permits is streamlined as much as possible to avoid unnecessary costs to the builder due to governmental delays. In these ways, the City can have an effect on the supply of housing and, to some degree, the costs. The Land Use Element of this Plan also provides for a greater diversity of housing in the future by providing specific areas for various types of housing, including mobile homes, multiple-family units, etc.

#### Other Housing Costs & Financing

Probably the greatest single factor in the current inability of many persons to purchase housing is the level of interest rates. In 1980, interest rates were rising rapidly and were at 15 percent or higher. At the present time (Jan. 1983), mortgage rates have come down somewhat and are now in the 13-14 percent range for a typical 80% variable rate mortgage on an owner-occupied single-family home. Partially as a result of recent high interest rates, a large proportion of home sales have been by land sales contracts between the seller and buyer. Many of these are negotiated at interest rates within the 10-12 percent range and occasionally lower. Additional benefits of this procedure are that the transaction generally avoids costly realtor commissions and loan origination fees, and that qualification requirements are minimal or nonexistent.

The recent high interest rates at financial institutions have forced many potential home-purchasers out of consideration. A generally used rule of thumb is that a family's gross income must be about four times the amount of the principal and interest payments on the loan. In some cases, financial institutions have loosened these requirements slightly. As an example of a typical loan at a fixed interest rate of 13 percent, the buyer would first be faced with a down payment of twenty percent. Using a \$60,000 home for this example, the down payment would be \$12,000 with a loan of \$48,000. Over a 30-year term, the principal and interest payments would amount to approximately \$530 per month. Using the rule of thumb stated above, the buyer

would need a monthly gross income of at least \$2,120 to qualify for this loan (\$25,440 per year). As shown in Figure V-11, this \$60,000 home is about average for homes on the market in the Central Point area. However, as shown in Figure V-4, about 80 percent of Central Point households would not qualify, according to the Census income statistics. Obviously, the impact of interest rates has a serious effect on the home loan business and housing affordability. Those 80 percent of Central Point residents who cannot qualify for a home loan would have the options of seeking a home purchase through a land sales contract or turning to rental housing.

There are other options that should also be mentioned. One is that an increasing number of households have more than one wage earner in the work force, which may also have an effect on the unemployment rate. Another option for many households, is the purchase of a mobile home, which is considerably less expensive than a conventional home, although rent for the space usually increases the overall costs of mobile home ownership somewhat.

Land costs are another factor that must be figured into housing costs. The costs of land account for approximately one-fourth of the price of a new home. In a normal economy, construction financing and interest rates account for about 10 to 12 percent of new home costs. However, the recent recession saw the prime interest rate soar to over 20 percent and construction loans come to a virtual standstill. Now, in 1983, there are still questions pertaining to the length and depth of the recession. Interest rates have come down significantly, but the housing industry has shown little sign of recovery. Further lowering of the mortgage and construction interest rates, along with a lowering of the unemployment rates, should stimulate future activity in the local housing market.

### HOUSING ALTERNATIVES

Central Point is currently a predominantly single-family home community. Although there are other forms of housing, they consist basically of apartments and mobile homes. These do represent alternatives to the typical single-family home and will be discussed further along with other housing alternatives.

### Mobile Homes

Mobile homes are becoming increasingly popular today as an alternative to conventional housing for a number of reasons. The mobile home industry has made very significant and positive advances in recent years. The public image of

mobile homes was tarnished somewhat during the 1960s and 1970s by several studies and investigations into manufacturing techniques, quality of materials, and sales and financing methods. These studies and related reports may have had a major influence on the development of the 1976 Federal Mobile Home Construction Code and on more local policies and practices related to mobile homes. Today, the quality of mobile homes is rivaling and, in some cases, surpassing that of conventional housing and the industry is very healthy, reporting record sales and increasing orders.

Until quite recently, mobile homes remained similar to their predecessors, the small travel trailers of decades ago, which were used for vacations and for transient lodging. Until fairly recently, mobile homes have had the image of temporary housing and many communities have perhaps unfairly restricted them from other conventional neighborhoods and placed them in commercial, industrial, or other areas that would normally not be considered an appropriate location for housing.

The mobile home industry has undergone a major transition recently in design and overall quality. The 1976 Federal Mobile Home Construction Code is a considerable improvement over previous codes and, in many ways, exceeds the requirements that are contained in the Uniform Building Code for conventional houses.

The mobile/manufactured home industry has enjoyed rapidly increasing sales in recent years, largely due to the high costs of conventional housing. The mobile home represents the only financially feasible alternative to many households that wish to purchase and build equity in a home of their own. The "equity" advantage is also relatively new. Older mobile homes were expected to deteriorate and depreciate in value. However, a representative of the Oregon Manufactured Housing Dealers Association stated that the results of a Lane County study recently found that mobile homes were appreciating in value at a rate of 8 to 18 percent annually. This is a significant improvement from the many years of low life expectancy and depreciation.

Mobile homes and modular homes (on permanent foundation) now come in a wide variety of sizes and very wide price range. A more typical unit available today and designed to meet the requirements of The Meadows, a new Central Point development, would cost in the neighborhood of \$40,000. Such a unit would have about 1200 square feet of living area and a two-car garage.

Factory fabrication is the primary reason for the success and increasing quality of mobile and modular homes. This method of construction has kept costs to a minimum while

increasing the appearance and structural quality. Banks are currently making mobile home loans for periods up to 15 years and financing is also available from other sources for terms of 25 years. Obviously, lenders are having more faith in manufactured housing than they did a few years ago.

### Attached Housing & Clustering

An alternative to the conventional subdivision house is the single-family "attached" house, which generally shares a common wall with an adjacent house. The basic concept has been achieved in several different ways, but the idea is that the homes are designed to appear and function like conventional houses, but with considerable advantages.

One of the advantages is the elimination of the narrow and often wasted side yard. There are also savings in construction costs, and savings on the costs of utilities and public services. Because they can be arranged in "clustered" patterns, street systems can be less complex, utilities are not extended as far, and there is generally a greater amount of usable open space left over for yards or recreation. Attached housing utilizes less land area while maintaining the same overall density as conventional housing would on the same site. Cluster development is also more adaptable to bicycle and equestrian trail systems. Such development would occur most appropriately along the periphery of Central Point's Urban Growth Boundary where it would help buffer the urban from adjacent agricultural lands.

### Condominiums

Like other forms of clustered housing, condominiums offer benefits in the form of lower maintenance costs, lower construction costs, more efficient use of the land, better energy efficiency, opportunities for common open space and recreational areas, and a smaller investment in major public improvements, such as streets. Far West Federal Savings & Loan has predicted that in the next few years we will see up to 50 percent of all building permits issued for condo-type attached housing units.

The buyers of new condominiums are coming primarily from the rental market. Since condos are generally lower in price than single-family homes, they are a good first investment for young home-buyers and are especially attractive to professional people and singles who don't wish to spend their leisure time maintaining the structure and landscaping of a single-family home in the suburbs.

### Apartments

For many residents, apartment living is the most appropriate and financially feasible housing alternative. However, with costs outpacing income, along with rising development costs, few developers have been able to successfully and profitably build new conventional apartment buildings during the last few years. Those who are succeeding are now much more design oriented, are concerned with energy efficiency, and are offering smaller apartments with a greater emphasis on amenities. In many cases, apartments are being constructed with the intent of eventually converting them to condominiums. In larger urban areas this has been one way to reap substantial profits by bypassing the more stringent condo building codes. As a result, many cities now have condominium conversion ordinances to help ensure that the result is a high quality residential development.

### General Rental Housing

There will always be a strong demand for rental housing. Therefore, the substitution of condominiums or other types of housing in place of apartments should not be an objective of Central Point's housing program. There is a large portion of the community that cannot afford the down-payments necessary to purchase even the lowest priced homes. There are also many who would not qualify for the loan even if they had the down-payment. Therefore, their only reasonable alternative will be to rent, at least for the time being.

Renters are often moderate or upper-income persons. In many cases they are single or couples who are not ready to establish "roots", or are expecting to live in the area for a short time and do not wish to go through the often lengthy and complex process of buying and selling property. Young executives on their way up often change jobs frequently and opt to rent rather than purchase their housing. Still others simply don't care to deal with the responsibilities and work involved in owning a property and would rather rent or lease a low-maintenance apartment or condominium and spend their extra time in recreational or other leisure activities. These are real considerations and the rental market must be provided for through the Comprehensive Plan and community goals and objectives.

## THE PLAN FOR HOUSING

### OVERALL HOUSING NEEDS

The Comprehensive Plan for Central Point is based on the need to accommodate a year 2000 population of approximately 16,000. The Plan provides for a variety of housing types in an effort to provide a choice of sizes, types, styles and prices of housing throughout the community.

The following is a summary of the important points that were discussed in this element of the Plan and that were major factors in determining the future housing "needs" for Central Point.

1. Central Point is a relatively young community that has a higher than average household size, higher proportion of children and lower proportion of elderly than any other community in the County.
2. Three-bedroom suburban family homes have been the predominant type of residential development over the past decade or two and this is largely responsible for attracting primarily young families.
3. Central Point households have higher median incomes than any other community in the County and have the lowest proportion of poverty households.
4. Central Point's elderly residents tend to occupy the older and smaller single-family homes that they have lived in for many years or that are renting for less because of age and deterioration. There appears to be a need for additional smaller lower-cost housing for elderly persons in the community, possibly through HUD or other programs that can assure lower-cost housing.
5. About 73 percent of the housing stock consists of single-family homes. There is a need for a better overall balance of the housing stock and a greater range of housing types and costs, as alternatives to the suburban three-bedroom conventional homes.
6. Regional characteristics and trends throughout Jackson County indicate a need and preference for housing alternatives, including apartments, condominiums, mobile homes and manufactured or factory-built homes.
7. Residential development in Central Point has been aimed primarily at the middle-income family. There is a need to provide more emphasis on meeting the housing needs and desires of both lower- and upper-income households as well. By providing additional housing at the higher cost range, some households may "move up" and, by doing so, make additional lower-cost dwellings available.
8. Central Point's housing vacancy rate has historically been typical of regional rates and, because of the smaller number of rental units, tends to be more stable than the vacancy rates of other communities.



9. According to a survey conducted in 1980, the average sales price of homes in the Central Point-Medford area was \$55,501.
10. In an analysis of housing affordability, it was determined that about 62 percent of Central Point households could not afford to purchase the average home in the community. Approximately 73 percent of the households could afford the average rent of \$271/mo.

#### HOUSING NEEDS BY DWELLING TYPE

Residential development in Central Point is controlled by the City's Zoning Ordinance and Zoning Map. The zoning ordinance includes four residential districts, each of which provides for various types and densities of residential development. The combination of the Comprehensive Plan designations and zoning districts determines residential "density" primarily. Within the planned density, a variety of residential housing types are permitted or conditionally permitted. Therefore, the City does not specify exactly what type of housing will be constructed in various parts of the City. The type of dwelling is determined by the developer, within the restrictions of the zoning district, and according to the needs or pressures within the housing market.

The City, in this section of the Plan, has reviewed a variety of housing and population data and will attempt to predict the future housing market by establishing the following specific housing needs, by housing type. Based on these needs, zoning will be adjusted to provide appropriate areas to accommodate those various types of housing.

The following housing needs are discussed by generalized density categories:

##### LOW DENSITY

Low density residential development consists primarily of single-family homes, including modular and factory-built housing, other than "mobile homes". This is presently the predominant type of housing in Central Point and will continue to be. It is anticipated that factory-built housing will play a much greater role in the local housing market in the future. Such housing is permitted in the R-1 and R-L low-density zoning districts, and is expected to consist of up to 15 percent of new housing in this density category.

NEED: 2130 - Conventional single-family homes (varying cost ranges).  
376 - Manufactured or factory-built homes in subdivisions.  
2506 - Low-density single-family dwellings.

##### MEDIUM DENSITY

The number of dwellings in the medium-density range is not expected to change significantly during the planning period. However, because many of the duplexes, and other "medium-density" dwellings are now

located in non-residential areas of the community, there will be a shift in the location of many of these dwellings. Those that are nonconforming uses in commercial or industrial areas will be replaced by the appropriate development type and new medium-density development will occur in new areas of the community. A large area of the older portion of the community north of Pine Street is zoned for R-2 level development. However, this is an older neighborhood that is in transition to slightly higher densities as the old housing ages and is replaced. This transition will occur very slowly over a long period of time and only a portion of the area will increase in density during this planning period. However, the proposed zoning to R-2 will permit the flexibility and economic feasibility that is needed to encourage new development and the improvement of the neighborhoods.

Medium-density development consists primarily of duplexes, small multi-family structures and, in some cases, mobile home parks. Due to the nature of the existing development and surrounding neighborhoods, mobile home parks are generally listed as "conditional uses" in the R-2 zoning district so that special care can be taken to ensure that the park will "fit in", both physically and aesthetically and will become an integral part of the neighborhood.

NEED: 579 - Duplexes and other multi-family dwellings, including ownership multi-family, such as condominiums or attached dwellings. (Mobile Homes addressed under High Density category)

#### HIGH DENSITY

Because of the rising costs of single-family home ownership and the inability of many households to purchase a home, there will be an increasing need for multiple-family developments that will cater to families and households of all types, from young marrieds to senior citizen housing. Both rental apartments and owner-occupied units will be needed to provide for a variety of needs in the community. There may also be a need for a HUD-sponsored or assisted development that will help provide for the needs of the lower-income residents. The City will provide for sufficient areas for such development, but will allow the Housing Authority or private sector to initiate and implement any such plans. Mobile home parks are permitted in the City's R-3 zoning district and specific areas in which the density is controlled by the Comprehensive Plan Map are zoned for R-3 type development to allow such opportunities as mobile home parks, condominiums, etc., but at density levels appropriate for the area. In this manner, mobile home parks can be constructed where needed without competing with higher density type of development.

NEED: 240 - Rental apartment units of varying sizes and costs.

252 - Owner-occupied multi-family or attached housing, the majority of which should be lower-cost housing.

200 - Mobile Homes in mobile home parks.

692 - TOTAL

**SUMMARY OF  
HOUSING NEEDS BY TYPE**

	NUMBERS OF DWELLING UNITS			
	TOTAL UNITS	LOW DENSITY	MEDIUM DENSITY	HIGH DENSITY
<b>EXISTING DEVELOPMENT:</b>				
WITHIN CITY LIMITS	2,038	1,242	217	579
URBANIZABLE AREA	367	233	131	3
TOTAL:	2,405	1,475	348	582
<b>PROPOSED DEVELOPMENT:</b>				
WITHIN CITY LIMITS	3,124	1,794	325	1,005
URBANIZABLE AREA	3,058	2,187	602	269
TOTAL:	6,182	3,981	927	1,274
<b>RESULTING CHANGES:</b>				
WITHIN CITY LIMITS	+1,086	+ 552	+ 108	+ 426
URBANIZABLE AREA	+2,691	+1,954	+ 471	+ 266
TOTAL:	+3,777	+2,506	+ 579	+ 692

NOTE: LOW DENSITY -- Single-family conventional housing. 3-6 DU/Ac.  
Single-family "manufactured" or factory-built units.  
Mobile or manufactured homes in subdivisions.

MEDIUM DENSITY Duplex developments.  
Attached housing.  
Mobile or manufactured housing.  
Garden apartments and other lower-density multiple-family developments.  
Other residential development to max. of 12 DU/Ac.

HIGH DENSITY - Multiple-family apartments.  
Multiple-family owner type units (Condominiums, etc.)  
Mobile Home Parks  
Other development to max. of 25 DU/Ac.

**IMPLEMENTING THE PLAN FOR HOUSING**

This section of the Plan has pointed out what the City considers to be its "housing needs", as closely as can be determined at this time and with the information available. From the needs analysis, the City has proposed various areas within the UGB for different

densities and zoning districts. The zoning will implement the Plan itself and provide the mechanism through which the development can occur as planned. The critical concern is that the zoning and Plan Map designations be adequate in areas and locations to provide for the various types of housing that will be needed.

The following table shows the overall Plan for land uses within the urbanizable area. Areas within the City limits are nearing full development already and most development within the City will be either transitional or in-fill development. The table below shows that sufficient land areas are provided to accommodate the needed dwellings. Also, the City will review its Comprehensive Plan at least every five years and will adjust to meet changing needs and best provide for growth and development. Therefore, the following figures and those housing needs that have been pointed out in this section of the Plan are subject to change and periodic adjustment.

**PROPOSED ZONING  
OF URBANIZABLE AREAS**

(Not Within City Limits)

ZONING DISTRICT	TOTAL ACREAGE	APPROXIMATE BUILDABLE	APPROXIMATE UNAVAILABLE
R-L	31.20	31.20	-----
R-1	812.50	752.50	60.00
R-2	150.81	125.20	25.61
R-3	59.25	59.25	-----

The table above shows that there is sufficient "buildable" acreage in each of the zoning districts to accommodate the stated housing needs for Central Point. The R-L and R-1 districts combine to provide for the needed 2,187 low-density dwellings at an overall density of 2.8 DU/Acre. This density appears low because these figures do not provide for other community or neighborhood facilities that generally locate in the R-1 or R-L zoning districts, such as churches, nursing homes, streets, parks, schools, etc. Such uses have been figured into the overall Plan and these figures are summarized in the Land Use Plan (Section XII).

An increase of 602 medium-density dwellings are proposed. At a density of 7 DU/Ac., these units would require a minimum of 86 acres. However, 125.2 acres are provided for these units. At an average density of 14 DU/Ac., about 19 acres would be needed for high density development. Fifty-nine acres are provided to allow for provide flexibility and allow for later adjustments.

There is a need to provide the necessary public facilities and services that will be needed by all residents of Central Point, including schools, parks and other social, cultural, and recreational opportunities.

#### DENSITY OF RESIDENTIAL DEVELOPMENT

An objective of the Comprehensive Plan is to provide for the anticipated population growth at overall density levels similar to current levels. It is recognized that Central Point is already one of the most densely populated communities in the County. The Plan calls for a Citywide population density of about 5.8 persons per gross acre, which would keep it at or near the top in comparison to other local communities. The density in residential areas only (net residential acreage) would be 12.4 persons per acre. These are areas that are planned and would be zoned for residential uses. The City's current level of development in residential areas amounts to about 9.8 persons per net acre. The increase reflects the need to deemphasize the past trend of mostly single-family homes and provide a wider variety of housing types, many of which would be at higher densities.

The Land Use Plan for the City of Central Point calls for 1,292.06 acres of residential land, or about 47 percent of the total land area. This is a very significant reduction from the City's current level of about 59 percent residential land uses. It also reflects the intent to break away from the "bedroom community" image and place greater importance on commercial and industrial development and economic growth. This process, however, will not reduce housing to a "second priority". This Plan is aimed at improving all residential neighborhoods and ensuring that future residents will live in a well-planned neighborhood that is comfortable, convenient, energy-efficient, and adequately serviced.

Assuming full development in accordance with this Plan, Central Point would have a total of about 6,182 dwelling units in which to house a population of approximately 16,000, as follows:

Figure V-14 RESIDENTIAL DISTRIBUTION					
DENSITY CATEGORY	RESIDENTIAL NET ACRES	TOTAL DWELLINGS	PERCENT DIST.	APPROX. POPULATION	PERCENT DIST.
FARM	21.47	22	0.4%	66	0.4%
LOW	961.03	3,959	64.0%	11,500	71.9%
MEDIUM	136.80	927	15.0%	2,034	12.7%
HIGH	162.00	1,274	20.6%	2,400	15.0%
TOTAL	1,281.30	6,182	100.0%	16,000	100.0%

## RESIDENTIAL ZONING

The Central Point Zoning Ordinance contains four primary residential zoning categories. These are R-1, R-2, R-3, and R-F and will be described in greater detail below. In addition, the ordinance includes a section on Planned Unit Development (PUD) to allow diversification and greater flexibility of design. Density bonuses are possible for developments that meet specified standards for open space or design excellence. It is anticipated that many of the proposed alternatives to the conventional subdivision will be encouraged through the opportunities provided in the PUD ordinance.

In most cases, densities shown on the Comprehensive Plan are directly related to the City's zoning categories, as shown on the Zoning Map. The following table shows this relationship and also shows the "maximum" development capacity of each category.

Figure V-15 <u>COMPREHENSIVE PLAN/ZONING CONSISTENCY</u>			
RESIDENTIAL LAND USE CATEGORY	CITY ZONING CATEGORY	MAXIMUM RESIDENTIAL DENSITY	PRIMARY PERMITTED RESIDENTIAL USES
FARM-RESIDENTIAL	R-F	1 D.U./Ac.	Single-family dwellings
LOW DENSITY	R-1	6 D.U./Ac.	Single-family dwellings
MEDIUM DENSITY	R-2	12 D.U./Ac.	Single-family dwellings Two-family dwellings Multiple-family dwellings
HIGH DENSITY	R-3	25 D.U./Ac.	Single-family dwellings Two-family dwellings Multiple-family dwellings Clustered dwelling groups Boarding & Roominghouses

Farm-Residential (R-F). This zoning district is used very sparingly because of its rural character. Although it permits minimum lot sizes of one-acre, it also permits the keeping of some types of farm animals and the continuing of limited farm practices. This is primarily a transitional zone that is used for buffering purposes. The only major area (21.5 ac.) of R-F designated land is southeast of the Exposition Park. This park is the home of the county fair and many other animal activities. The R-F zoning in this area will minimize any potentially adverse effects of Expo Park on the community, while allowing transitional development that is compatible with both urban and rural uses.

The Farm-Residential zone may also be used in other unusual situations. An example might be when the City annexes a small rural area for the purpose of providing needed public facilities such as sewer or water service. If such an area is not needed for urban growth at that time, it may be temporarily designated R-F so that it can retain its rural character until such time as it is needed for higher density residential development.

Low Density Residential (R-1) Low density land uses account for about 36 percent of all lands within the UGB. The R-1 zone provides for single-family dwellings and also provides for public schools, parks, recreational facilities, churches, and other uses that are needed by and compatible with the residential neighborhoods. Over the next two decades, we expect to see a number of innovations as more efficient alternatives to the conventional single-family home subdivision become more popular. These will help reduce housing costs while increasing energy efficiency, lower public costs related to facilities and services, and discourage the use of automobiles as the primary mode of transportation.

Medium Density Residential (R-2) Approximately five percent of all lands in the UGB are designated "medium density" and will eventually be zoned R-2. Single-family and duplex dwellings are permitted uses in this zone, as are most of the quasi-public uses that are also listed under the R-1 zone. The City's zoning map, in some cases, shows R-3 for areas shown as "medium density" on the Plan map. In most cases, this is for mobile home park development, which falls into the medium density range, but is only permitted under R-3 zoning. In such a case, an R-3 use could be conditionally permitted, provided it did not exceed the density range that is shown on the Plan. In this case, it would be 12 D.U./ac. Medium density areas include a large portion of the older neighborhoods in the central portion of the community. This area was previously zoned for high density (R-3), although it is primarily single-family in character. It was reduced to R-2 as a means of preserving the older housing stock, but still allowing for compatible duplex units as infill or replacement housing.

High Density Residential (R-3) This designation was applied only to lands that had the optimum combination of a number of locational factors, including close proximity to major activity, shopping or employment centers, or within easy walking distance of future public transportation corridors or major arterial streets. Approximately 19 percent of the City's residents will eventually live in these districts. In addition to the criteria pointed out above, R-3 zoning was also applied to some areas in which the parcels are of sufficient size and shape to allow for greater flexibility of design and innovation. R-3 was also applied in areas that have a number of substandard, poorly shaped, or other-

wise chaotic patterns of parcels. The purpose in those cases would be to raise the development potential to a level that is economic for the purchase and consolidation of these lots so that a larger but better designed development could occur.

The Comprehensive Plan must remain flexible to provide for the City's development and change, including political and philosophical change. Although this Plan is for a twenty-year period, it will be modified occasionally along the way and the end result could be quite different than proposed at this time. One change that has already been proposed is the consolidation of the Plan and Zoning maps into a single map. If this is done, any future zone change would be accompanied by a Plan amendment and the subsequent change would be made to only one map. Such a change will have little effect on the text of the Plan. Such a change would help ensure Plan/Zoning consistency and could reduce some of the confusion that results from two separate but very similar maps.

#### THE NEIGHBORHOOD CONCEPT

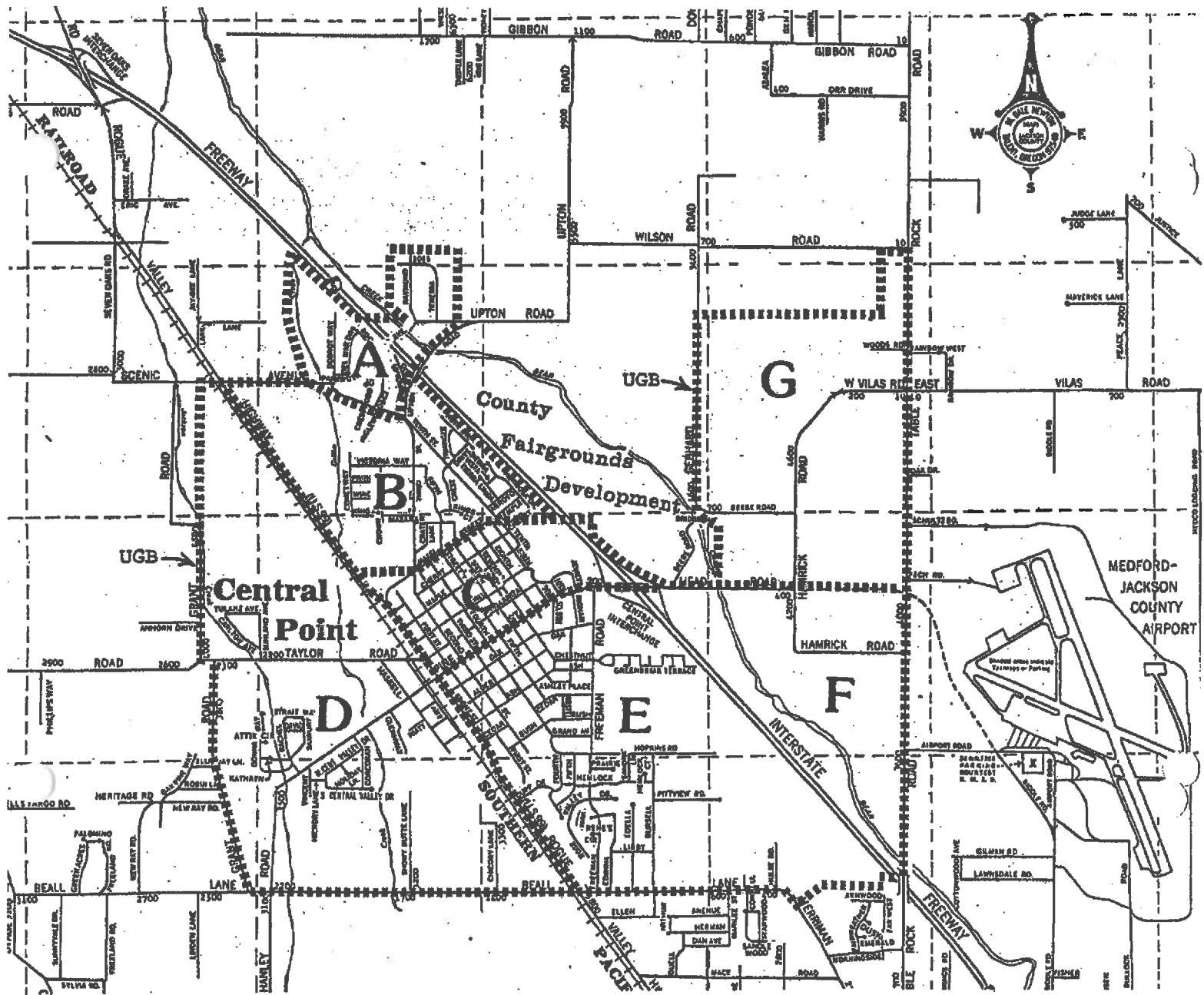
The "Neighborhood Theory" in planning is usually credited to Clarence A. Perry, who outlined the basic concept in detail in the "Neighborhood and Community Planning" portion of the New York Regional Plan of 1929. He later elaborated on the concept in a book he published in 1939.

The original intent involved bringing people together to discuss local problems of mutual concern. The underlying presumption was that citizen action and involvement could only be generated on the basis of "enlightened self-interest and a mutuality of concern" at the level of the small community, or "neighborhood".

Perry's concepts were generally accepted and expanded upon as a lever for systematizing and prioritizing all public works and planning activities in coordinated neighborhood plans and improvement programs. These plans and programs, in turn, would provide a more personal approach to implementation of the comprehensive plan for the entire community.

The neighborhood concept was described as an ideal-sized elementary school district area, bounded by major thoroughfares, rather than intersected by them, and within a convenient walking distance of the elementary school which, combined with the neighborhood park and playgrounds, would become the focal point and meeting center for neighborhood activities. The central school and park provide the unifying elements of the neighborhood with the physical limits of their service area containing the population that would most effectively get together and actively participate in matters that affected them individually and as neighbors.





V-16.

# NEIGHBORHOOD SUBAREAS

The neighborhood letter designations A through G, and their respective boundaries, correspond with the land use, acreage, and population statistics contained in the following tables.

V-17

Central Point  
COMPREHENSIVE PLAN

NEIGHBORHOOD/POPULATION BREAKDOWN

	DENSITY	NEIGHBORHOOD SUBAREAS							TOTALS
		A	B	C	D	E	F	G	
NET RESIDENTIAL ACRES	FARM	--	--	--	--	--	21.47	--	21.47
	LOW	77.15	115.00	--	316.02	216.95	34.53	212.14	971.79
	MEDIUM	--	21.46	26.10	16.66	48.47	11.16	12.95	136.80
	HIGH	--	--	30.64	18.88	94.81	--	17.67	162.00
	TOTAL	77.15	136.46	56.74	351.56	360.23	67.16	242.76	1292.06
DWELLING UNITS	FARM	--	--	--	--	--	21	--	21
	LOW	202	494	--	1173	933	233	925	3960
	MEDIUM	--	132	215	140	310	58	72	927
	HIGH	--	--	284	142	579	--	269	1274
	TOTAL	202	626	499	1455	1822	312	1266	6182
POPULATION	FARM	--	--	--	--	--	60	--	60
	LOW	597	1389	--	3468	2757	688	2733	11,632
	MEDIUM	--	307	501	326	722	136	168	2,160
	HIGH	--	--	540	270	1100	--	512	2,422
	TOTAL	597	1696	1041	4064	4579	884	3413	16,274

NOTE: Data for this table obtained from  
Appendices C & D of the  
Urbanization Element.

Originally prepared June, 1980 for 3,351 ac. UGB  
Revised May, 1983 for 2,737 ac. UGB

Because of the continuing need for citizen involvement and because of the effectiveness of planning for coordinated geographic units within the community, the neighborhood concept is a logical element of the comprehensive planning process and has been emphasized throughout the Central Point Plan.

Because of the already existing patterns of development in Central Point and limitations to further expansion, it is not possible to apply the neighborhood concept in an ideal manner, as visualized by Mr. Perry. However, it is possible to begin the process of identifying areas that have unifying elements, historical or visual identities, or mutual concerns or interests among their residents that would tie these areas together into a "neighborhood". This process was started during the land use inventories related to the Urban Growth Boundary and continued throughout the Plan's development. The proposed land use acreages have even been broken down into neighborhood subareas, as shown in the tables in the Land Use Element and in the Urbanization Element. This entire process is partially intended to encourage people, both citizens and community leaders, to think of their community as the sum of several unique and often different neighborhoods and to implement the Plan accordingly.

## CONCLUSIONS AND RELATED POLICIES

### CONCLUSION #1

Past housing studies as well as local, county and regional housing elements have pointed out the need for increased housing production to meet population demands. The Rogue Valley Council of Governments, in its Housing Element, revealed a need for approximately 15,500 new dwelling units between 1980 and 1995 in this region to satisfy housing demands. Current slowdowns in housing construction, inflated housing costs, and high mortgage interest rates further substantiate the needs for housing. Central Point's Comprehensive Plan is aimed at accommodating a projected population of about 16,000. This Plan calls for more than 6,100 dwelling units in varying types and densities to provide a range of housing opportunities, costs and locations, that are in balance with all other land uses and the circulation system of the community. During Plan implementation, the City will have to undertake some additional specific studies and initiate specific actions to ensure that the intent of this Plan is reflected in the future development of the City.

### POLICIES:

1. Undertake an analysis of housing needs to determine whether

or not any adjustments should be made to the proposed residential balance of this Plan. (This should be done with the aid of Census or other statistical data as available and should include factors related to the ability of present and future residents to afford housing of various types.)

2. Provide for a range of housing types, styles, and costs, including single-family homes, condominiums, rental housing and mobile homes.
3. Continue to update, as necessary, all appropriate City ordinances in order to accomplish the goals and objectives of the Housing Element.
4. Consider the development of a handbook that outlines specifically the development guidelines of the City for all types of residential development. Such a handbook should include all standards and guidelines for the development of residential areas and neighborhoods and should be available to and easily understood by developers and others in the field of housing.
5. Encourage the preparation of a regional housing allocation system that would determine each community's "fair share" of low- and moderate-income housing. This would help to avoid any one jurisdiction accommodating a disproportionate share of lower-cost housing.

## CONCLUSION #2

Affordable housing is as important to Central Point as is the total number of housing units. If the units that are built are beyond the financial range of prospective buyers, it will not be meeting the housing needs of the community. In recent years, housing costs have far outpaced increases in family income. The City should take steps to ensure that it is doing all that is possible to keep housing costs down and provide alternatives to conventional housing.

## POLICIES:

1. Undertake a complete housing condition survey of the City to determine the overall condition of the housing stock and to identify specific housing units or neighborhoods that are in need of assistance. This survey should be done to HUD guidelines for possible later use in a housing assistance grant application to HUD or another granting agency.
2. Consider the development of a "housing code" that will provide guidelines and requirements for residential occupancy and maintenance and will help to ensure that neighborhoods and

dwellings are being properly maintained. (Code Enforcement related to community appearance and property maintenance was a high priority of the residents, according to the Public Opinion Survey conducted in the spring of 1980.)

3. Enforce existing City code requirements pertaining to the use and condition of residential properties throughout the city to ensure that conditions do not exist that could lead to a blighting influence on the area or adjacent areas.
4. Develop energy-efficient standards for new and rehabilitated housing units, including weatherization, insulation, design, and solar-efficient landscaping. (Requirements for solar access and orientation have already been added to City codes.)
5. Explore available incentives that will encourage the rehabilitation and improvement of older housing, including an awareness of available rehabilitation assistance programs.

### CONCLUSION: #3.

Housing location and development configurations are often closely associated with environmental concerns, and especially with energy and natural resource utilization. The future development of new housing and new residential neighborhoods will provide the City with opportunities to minimize the adverse impacts on the environment and take actions that will decrease reliance on critical energy sources. The need to protect and enhance existing natural environments, where they exist, is critically important, as described in the Environmental Management Element. Equally important is the need to design and construct new residential development that is energy efficient and keeps to a minimum demands on utilities, energy resources and community facilities and services.

### POLICIES:

1. Promote clustered housing and other development designs that minimize the need for costly and unnecessary streets, walks, and other municipal expenditures. Encourage the use of cul-de-sac streets in residential neighborhoods whenever possible in lieu of the "grid" pattern of streets.
2. Ensure that proper treatment is given to natural areas within the Bear Creek corridor and other creeks by any development located adjacent to them, according to provisions of the Environmental Management Element.
3. Develop requirements and guidelines, to be included in the Zoning Ordinance, pertaining to energy conservation in all new residential construction, including standards for insulation, solar orientation, and solar energy systems for residential structures.

4. Encourage the protection of natural vegetation and existing trees whenever possible in new developments.
5. Provide for noise impact considerations in all new residential developments and require noise attenuation design in all dwellings located within noise impact areas, specifically along the Interstate 5 Freeway and in the vicinity of the Medford-Jackson County Airport.
6. Ensure that all new residential development along the periphery of the Urban Growth Boundary includes an adequate buffer between the urban uses and rural uses outside the boundary.
7. Encourage a "neighborhood concept" of residential development, as proposed in this Element of the Plan, through the design and plan review processes.
8. Increase the effects of buffering by requiring that new residential development be oriented inward toward the center of the neighborhood rather than outward toward other non-residential land uses.
9. Ensure that the land use and circulation elements of this Plan provide for a pattern of urban development that can be adequately served by public transit in the future.
10. Encourage through design guidelines and the plan review process, provisions for non-motorized forms of transportation as alternatives to the automobile, especially for short trips within the community.

\* \* \*